

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 10-22877

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Allen Whirley
14105 Heron Road
Neosho, MO 64850

Christa McLean
14105 Heron Road
Neosho, MO 64850

Social Security No.:
xxx-xx-6334

xxx-xx-2577

Employer's Tax I.D. No.:

Petition date: 3/11/10

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/2/10

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 10-22877

User: tlb
Form ID: rab18j

Page 1 of 1
Total Noticed: 31

Date Rcvd: Jul 02, 2010

The following entities were noticed by first class mail on Jul 04, 2010.

db/jdb +Richard Allen Whirley, Christa McLean, 14105 Heron Road, Neosho, MO 64850-8214
aty +Douglas L. Barrett, 1149 West Center Street, Orem, UT 84057-5207
ust +United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300,
Salt Lake City, UT 84111-3402

6903300 +Ashley Regional Medical Center, P.O. Box 99400, Louisville, KY 40269-0400
6903301 +Ashley Regional Medical Center, 150 W. 100 N., Vernal, UT 84078-2036
6903312 +Mountain America Credit Union, P.O. Box 9001, West Jordan, UT 84084-9001
6903314 Mountain Valley Imaging, Eastern Utah LLP, P.O. Box 629, Ogden, UT 84402-0629
6903315 +Plains Commerce Bank, Card Services/Attn: Correspondence, P.O. Box 88020,
Sioux Falls, SD 57109-8020

6903317 +Security Fin, Attn: Bankruptcy, Po Box 1893, Spartanburg, SC 29304-1893
6903320 +Target National Bank-Visa, Po Box 560284, Dallas, TX 75356-0284
6903321 The E.R. Group, LLC, P.O. Box 96398, Oklahoma City, OK 73143-6398
6903322 +Us Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441
6903323 Victoria Secrets, PO Box 6597728, San Antonio, TX 78265

The following entities were noticed by electronic transmission on Jul 03, 2010.

tr +EDI: QPGJONES.COM Jul 02 2010 21:38:00 Philip G. Jones tr, 853 West Center Street,
Orem, UT 84057-5201

6903302 +EDI: CAPITALONE.COM Jul 02 2010 21:33:00 Cap One, Po Box 85520, Richmond, VA 23285-5520
6903303 +EDI: RCSDELL.COM Jul 02 2010 21:38:00 Dell Financial Services, Attn: Bankruptcy Dept.,
Po Box 81577, Austin, TX 78708-1577

6903307 EDI: RMSC.COM Jul 02 2010 21:33:00 GE Money Bank, P.O. Box 981127, El Paso, TX 79998-1127
6903305 EDI: RMSC.COM Jul 02 2010 21:33:00 GE Money Bank, P.O. Box 981064, El Paso, TX 79998-1064
6903304 EDI: RMSC.COM Jul 02 2010 21:33:00 GE Money Bank, P.O. Box 981438, El Paso, TX 79998-1438
6903309 EDI: RMSC.COM Jul 02 2010 21:33:00 GE Money Bank, P.O. Box 981469, El Paso, TX 79998-1469
6903306 +EDI: RMSC.COM Jul 02 2010 21:33:00 GE Money Bank, P.O. Box 103104, Roswell, GA 30076-9104
6903308 +EDI: RMSC.COM Jul 02 2010 21:33:00 GE Money Bank, Attn: Bankruptcy Dept.,
P.O. Box 103104, Roswell, GA 30076-9104

6931849 EDI: RMSC.COM Jul 02 2010 21:33:00 GE Money Bank, Care of Recovery Management Systems Corp,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

6903310 +EDI: RMSC.COM Jul 02 2010 21:33:00 GEMB / Old Navy, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104

6903311 +EDI: RMSC.COM Jul 02 2010 21:33:00 GEMB/brandsource, Po Box 981439,
El Paso, TX 79998-1439

6903316 +EDI: SEARS.COM Jul 02 2010 21:33:00 Sears/cbsd, Sears Bk Recovery, Po Box 20363,
Kansas City, MO 64195-0363

6903318 +EDI: WTRRN BANK.COM Jul 02 2010 21:38:00 Target, Bankruptcy Department, PO Box 1327,
Minneapolis, MN 55440-1327

6903319 EDI: WTRRN BANK.COM Jul 02 2010 21:38:00 Target National Bank, Credit Service,
P.O. Box 673, Minneapolis, MN 55440-0673

6903324 +EDI: WFNNB.COM Jul 02 2010 21:38:00 Victoria's Secret, Po Box 182124,
Columbus, OH 43218-2124

6903325 EDI: WFNNB.COM Jul 02 2010 21:38:00 WFNNB, Bankruptcy Department, P.O. Box 182125,
Columbus, OH 43218-2125

6903326 +EDI: WFNNB.COM Jul 02 2010 21:38:00 Wfnnb/Maurices, Po Box 182273,
Columbus, OH 43218-2273

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6903313 Mountain America Cu, 660 South 200 East, RETURNED MAIL--99999

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2010

Signature:

